FIRSTNATIONALBANK

Resources: **Nine Million Dollars**

Loans and Discounts extended to customers in proportion to balances and responsibility. ::::::::: A Savings Department for the Thrifty DIRECTORS:

A. H. Christian, Jr., John B. Purcell,

A. D. Williams.

T. M. Carrington,

S. D. Crenshaw,

Chas. Davenport,

G. A. Davenport, John C. Easley,

D. O. Davis,

CAPITAL, \$1,000,000.

John M. Miller, Jr.,

T. M. Rutherford, E. A. Saunders, Jr.,

J. B. Mosby,

F. Sitterding,

I. Stern,

PRICE RANGE WIDE; MARKET NARROW

Early Decline Largely Due to News as to Seaboard Receivership.

DTHER STOCKS ARE AFFECTED

NEW YORK, January 2.—Prices moved over quite a wide range to-day, but the market was narrow, meissured by the extent of the numbers increased in it. Dealings were largely professional. The early decline was largely influenced by the news of the application for receivers for the Seaboard Air Line Rallway on account of its inability to meet the fixed charges due on January 1st. The causes given for the plight of the property, especially the legislative pursuit of rallroads in some of the Southern States and the stringency of the money market, are of such general application to rallroads in that territory that they were generally responsive to the news. Even more effect was produced on speculative sentiment by the reports from Washington not without official sanction, that a suit would be actively pushed by the government along the lines of the Northern Securities suit to force a dissolution of the Harriman railroad merger. The Harriman stocks shared with the Southern group in the early depression. The market latter became stronger. The active action of the money market again gave satisfaction; the early high rate of 20 percent, else marked the passing of abnormal conditions. Copper rose again at the New York Metal Exchange, and first was a factor in lifting the prices of stocks. Substantial net gains were shown at the end of the day.

Bonds were heavy. Total sales, par railred, 1,991,000. United States, bonds were unchanged on call.

NEW YORK, January 2.—Money on Chicago and call firm, 5 %20 per cent.; ruiling rate, 1,100 colors and the southern group in the call firm, 5 %20 per cent.; ruiling rate, 1,100 colors and the color of the day.

NEW YORK, January 2.—Money on Chicago and Chi

NEW YORK, January 2.—Money on all firm, 5\(\phi\)20 per cent.; ruling rate, \$\)5 per cent.; closing offered at 6. Time chans, firm and more active; sixty days, \$\phi\)10, and ninety days, \$\phi\)8. \$\phi\\$10, and ninety days, \$\phi\\$8. \$\phi\\$8. \$\phi\\$10, and ninety days, \$\phi\\$8. \$\phi\\$8.

54 1-8. Mexican dollars, 43.	more than undrawn. Undra
RICHMOND STOCK MARKET.	Choice family packed
	Choice dairy packed
Richmond, Va., January 2, 1908.	Choice store packed
STATE SECURITIES. Bid. Asked.	Medium store packed
	Choice yellow rolls
Va. Centuries, 2-3, C. and R 9014 21	Mixed rolls, lb
CITY SECURITIES.	Crutes, nearby, fresh laid.
Rich, City 4s, R., 1920-1930 98	Crates, other sections
Rich. City In. C. and R 98	Parrels and boxes
RAILROAD BONDS.	Venison, whole deer, lb
	Venison, saddles, ib
A. C. L. P. R. Con. Tr. 4 p. c. 86	Wild turkeys, 1b
Georgia Pacific 1st 6s, C, 1922. 106	Partridges. large
Georgia, Sou. and Fla., 1945., 100	l'artridges, damaged
Nor. and West. Ry. 4s. 1996 92	Pheasants, each
Non. and West. Ry. Poca. 4s 76	Pheasants, each
Western N. C. 1st 6s, C. 1914 102	Ratbits, fancy, large
RAILROAD STOCKS. Par.	Squirreis, each
Atlantic Coast Line com 100 67	Pippins and Winesaps
Ches. and Ohio Nov 100 30	Fancy, per bbl
Norfolk and Western com 100 64	Choice, per bbl
BANK AND TRUST CO. STOCKS.	loor to fair, bbl
	ORANGES-Fin., fancy
Merchants National100 510	GRAPEFRUIT-Box
National Bank of Va 100 142	LEMONS-Per box
National State Bank 100 17112	BLACK PEAS
Amer. Tob. 4 p. ct. bonds 60	
Amer. Tob. 6 p. ct. bonds. 93 95 VaCar Chem. pfd. 8 p. ct. 100 85	No. 1 per bus
VaCar Chem. pfd. 8 p. ct. 100 35	No. 2 per bus CLAY PEAS-Bus
A RESERVE OF THE PARTY OF THE P	CUAT PEAS-BUS
BALTIMORE STOCK MARKET. BALTIMORE, MD., January 2.—Sea-	MINED PEASBEANS—
	Trave, I wille
brard Air Line, common and preferred-	
Nothing doing.	Mixed. per bus
	Colored
COTTON MARKETS.	POTATOES-Choice, bus
NEW YORK, January 2 -The cotton	ONIONS-Yellow, bus
	CHBBAGG - Denish
mucket was moderately active and weak	
to-day with the close steady in tone at a	
decline of 22@ 26 points. Sales estimated at	WALNUTS-Per bus
220,000 bales. The opening was easy at a	
decline of 60 16 points, and within the first	

COTTON MARKETS.

COTTON MARKETS.

NEW YORK. January 2.—The cotton market was moderately active and weak to-day with the close steady in tone at a decline of 22 d 25 points. Sales cetimated at 22.0.000 bales. The opening was easy at a decline of 59 16 points, and within the first fitten minutes active months showed a net less of 15 d 20 points under active selling for both accounts. One broker was credited with, selling between 35,000 and 40,000 or March during the first few minutes, active months showed and martin portance to explain the decline, selling between 35,000 and 40,000 or March during the first few minutes, selling between 35,000 and 40,000 or March during the first few minutes, selling between 35,000 and 40,000 or March during the selling between 35,000 and 40,000 or March during the selling between 35,000 and 40,000 or March during the selling the selling between 35,000 and 40,000 or March during the last lour, when January sold to 10,48 and March Per 10,65. The close was up from the lowest on the active months. Various theories wore advanced to account for the decline. Soing were inclined to the opinion that the difficulties reported in certain railroad circles had affected people who were long of certain. All the selling was due to the showing of the ginners are port and unfavorable trade conditions. The heavy selling here came as a surprise of the selling was due to the showing of the ginners are port and unfavorable trade conditions. The heavy selling here came as a surprise of the selling was due to the showing of the ginners are port and unfavorable trade conditions. The heavy selling here came as a surprise of the selling was due to the showing of the ginners are ported and unfavorable trade conditions. The heavy selling here came as a surprise of the selling was due to the showing of the ginners are ported and unfavorable trade conditions. The heavy selling here came as a surprise of the selling was due to the showing of the ginners are ported and unfavorable trade conditions. The heavy selling here came as

Spot cotton closed quiet, 40 points lower, middling uplands, 11.40; middling guif, 12.65; sales, 29,900 bales.

Cotton, quiet; middling, 11.40; gross receipts, 784 bales; sales, 29.900 bales; stock, 128.400 bales.
Total to-day at all ports—Net receipts, 25.464 bales; caport to Grean Britain, 32.22 bales; to the Continent, 17.449 bales; stock, 1.012,773 bales.

beles: to the Continent, 17,449 bates; stock, 1,012,772 bates.
Consolidated at all ports—Net receipts, 297,355 bates; export to Great Britain, 110,444 bates; to France, 45,173 bates; to the Continent, 138,776 bates; to Japan, 12,615 bates; to Mexico, 4 bates.
Total since September 1st at all ports—Total since September 1st at all ports—Net receipts, 5,102,334 bates; export to Great Britain, 1,656,873 bates; to France, 475,210 bates; to the Continent, 1,678,670 bates; to Japan, 75,289 bates; to Mexico, 1,674 bates.

RICHMOND PRODUCE MARKET.

Turkeys, large and fat	13	0	14
Chickens	13		
Ducks, large, young	11	0	12
Ducks, small, young	10		
Hens	10		
Roosters, per piece, live	25	0	35
Guineas, per piece, live	35		
Ocese, per piece, live	50	0	03
DRESSED POULTRY-	UNDI	WAS	N.
Turkeys, choice	15	0	16

Thomas Branch & Co.

(Established 1838.)

MEMBERS

New York Stock Exchange, New York Cotton Exchange.

PRIVATE WIRES TO PRINCIPAL MARKETS.

Investment Securities.

OFFICIAL RANGE AND SALE OF STOCKS IN NEW YORK.

By Thomas Branch & Co., Bankers and Brokers.

SALES:			Bid. A	sked.	SALES:				Bld. Ask	
Open	High.	Low.				Open.	High.	Low.	Closing	5.
Allis-Chalmers	Charles a	17779077	514	A 22	int. Metropolitan, pfd		Design S		In June 14	10
Allis-Chalmers, pfd	THE PARTY OF	***	1784	19	International Paper		EAST-	Was an	814	200
26,010 Amaigamated Copper 461/2	4816	4674	48	4814	International Paper, pfd	6284	52%	5.2		6214
100 American Can 41/2		350 E 55	414	428	1.600 Louisville and Nashville	0114	9316	90%		1314
American Can, pfd			4116	441/2	Manhattan		Terophyles	THE ST		25
500 Amer. Car and Foundry, 30	3016	30	3019	3151	Metro, Street Rallway				22	25
Am. Car and Found, pfd	To Personal Co	100	86	140	1.100 Moxican Central	1474	14%	1124	1414	1453
000 American Cotton Git 2014	3014	2081	3014	81	515 Mo., Kan, and Texas,		23%	2414		28%
200 American Lecomotive 34%	34%	34%	8514	36	100 Mo., Kan, and Tex., pfd.		1000000	100	5614 (GY
300 Amer. Locomotive, pfd., 884	861	36	9544	SH44	4.200 Missouri Facific			44	4614	47
1,300 American Smelting 60%	78	6904	7291	7216			594	19734		06
5,900 American Sugar 9914	10124	95%	101%	10114	800 Nash., Chat, and St. L.		0200-9721-070	1000015		159454
American Tobacco, com		C711642-0-587	285	245	500 National Lend		9314	9014		931/
American Tobacco, com	73	****	72%		13,400 New York Central			321/4		831
American Tobacco, pfd 73		7250 281a		741/2	600 N. Y., Ont. and Western.		331/4	02.12		(35
3,700 Anaconda Copper 2814	2984 70		20	00%	100 Norfolk and Western		0.00	11614		213
8,750 Atchison 69		6814	6958		39,255 Northern Pacific		12114			27
200 Atchinon, pfd 8415	841/2	8414	8278	SR	600 Pacific Mail		26%	125%		107
320 Atlantic Coast Line 6815	681/4	6784	68	71	40,410 Pennsylvania		1111/6	1084		801
900 Baltimore and Ohlo 81%	821/6	51	821/2	82%	400 People's Gas		80	80		
8,500 Brooklyn Rapid Transit. 1942	40	381/8	40	4014	200 Pressed Steel Car		20%	1914		204
1,400 Canadian Pacific 16	165	15315	15614	16519	Pressed Steel Car, pfd.	44.600				76
2,300 Chesapeake and Ohio 30	301/2	30	3012	#109a	158,260 Reading	94%	19898	911.		1982
200 Chicago Great Western. 8	8	8	8	814	Republic Iron and Steel					161
9,800 Chi., Mil. and St. Paul 10414	10618	10316	10594	106	100 Republic L and S., pfd.	0114		***		66a
Chl., Mil. and St. P., pfd			126	bid	400 Rock Island	15	151/2	16		154
300 Chi. and Northwestern., 126%	137%	13316	187%	1311	400 Rock Island, pfd	29	281/5	28		29
400 Cle., Cin., Chi. and St. L., 55	551/9	36	60	fiti	200 Sloss-Sheffield	36	3614	23		36
7,500 Colorado Fuel and Iron., 1914	20	1916	1914	1016	11,300 Southern Pacific		7354	7034		73
2,360 Colorado and Southern 2314	24%	231/4	2432	24%	2,100 Southern Rallway		1314	1214	13	134
1,100 Colo. and South., 1st pfd. 50%	5174	50%	51%	52	200 Southern Rallway, pfd.		351/2	33%	36	40
200 Colo. and South, 2d pfd., 62	43	42	42%	4334	Ry. Steel Springs, pfd.,		WILLIAM AND	LIL BY STREET		90
Consolidated Gas			. 95	97	100 Texas Pacific		1914	1914	1914	20
1,2% Delaware and Hudson 147%	15016	147	160	150%	63.100 Union Pacific		11934	11614	119% 1	191
600 Distillers' Sec. Cor 291/4	3016	2914	30	2014	200 United States Rubber		2014	20		21
600 Erie 16%	17	168	17	1754	22,900 United States Steel		27	25%		267
300 Erie, 1st pfd 33%	3354	3314	3414	30	8,690 United States Steel, pfo		8014	8714		391,
· Erie, 2d pfd	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED I	STATE OF STREET	2254	25	200 VaCar. Chemical		17	17		174
710 General Electric 111	113	iii	11244	114	100 VaCar. Chemical, pfd.					59
1,120 Great Northern, pfd 118							•••	0.00		101
800 Great Northern Ore ctfs. 49	11738	116/4	11798	117%	Wabash	Care I I	***	***		188
100 Illinois Central 123	50	48%	50	51	Wabash, pfd					56
100 Int. Metropolitan 71/2	***	***	12216	124	600 Western Union	. 00	66	54	00	00
100 Int. Metropolitan 7%	***	***	7	714	Total sales, 515,400.					

CLOSING	ROND	QUOTATIONS.
CECONIAC	DOND	QUOLITICITO.

nng Is, registered	1041	Chicago, R. I. and Pacific R. R. 48	6216	New York Central gen. 3148 3919
ding 2s, coupon		Chicago, R. I. and Pac. R. R. col. 5s	74%	New Jersey Central gen. 58
gistered		C., C., C. and St. Louis gen, 4s (bid)	93	Northern Pacific 4s 100%
		Colorado Industrial 5s. series A	4614	Northern Pacific 3s
upon		Cclorado Midiand 4s	0.8	
4s, registered		Cubs 5s	9911	Pennsylvania conv. 34s 914
4s, coupon	110	Derver and Rio Grande 4s (bid)	90	Reading General 45 30-14
Tobacco 4s	61	Distillers' Securities 5s	6711	St. L. and Iron Moun. con. 59 (bid). 104
'obacco 6s	97	Eric prior lien 4s		St. Louis and San Francisco fg. 4s 75%
eneral 4s		Erie General 4s (bid)	72	St Louis Southwestern con. 48 615
onv. 18	83%	Hocking Valley 41/28	971/4	Sestoard Air Line 48 60
onv. 58	9.5	Inter. Met. 41/a		Southern Pacific 4s 82
ast Line 4s	87.4	Jepan 4s (bld)		Southern Pacific 1st 4s, certificates 90%
and Ohio 48		Japan 1%s, certificates	8 1 19	Scuthern Railway 5s
Lapid Transit conv. 4s		Jaran 1948, certificates, 2nd series Louisville and Nash. Unified 48		Teyas and Pacific 1sts
Georgia 5s	97	Monhattan consol gold & (bld)		Union Pacific 4s
Seorgia 1st Inc. (bld)		Mexican Central is	1	Union Pacific conv. 4s 867
Georgia 2nd Inc. (bld)		Mexican Central 1st Inc	1474	United States Steel 2nd 5s 86
Georgia 3d Inc. (bid)		Mirn. and St. Louis 4s (asked)		Watash 1sts 105
and Ohlo 44s	54	Missouri, Kansas and Texas is	94%	Western Md. 48 631
d Alton 314s (bld)		Missouri, Kansas and Tex. 2nds (bid)	8114	Wheeling and Lake Eric is 71
and Quincy new 4s	9474	Nat'l R. R. of Mex. con. 4s (asked)	771/2	Witconsin Central 4s \$1
April to the Control of the Control	Little ?		10.00	
ir to good 13 @	14	No. 3 mixed (car lots) @ Virginia (bag lots) 60 @	62	DIC DI
oice	10000	Virginia (bag lots) 60 @	63	Daily Court Record

4.00 # 3.50 # 2.50 # 2.00 # 2.75 # 4.00 # 4.00 # 1.50

1.85 @ 2.00 1.65 @ 1.75 1.30 d 1.49 1.25 @ 1.35

CHICAGO GRAIN MARKET.

WHOLESALE QUOTATIONS ON 'CHANGE WHEAT-RICHMOND GRAIN MARKET.

WHEAT—

No. 2 red, Wiern (car lots), \$1.08

No. 2 red, Va. (car lots), 1.07

No. 3 red (car lots), 1.03

\$1.03

\$2.105

Riesmer (car lots), 1.03

\$2.105

Rejected (car lots), 90

\$0.100

Viginia (bag lots), 90

\$0.104

CORN—

620

No. 2 white old (car lots). No. 3 white (car lots). No. 2 mixed, old (car lots)

CATTLE MARKETS.

CATTLE MARKETS.

CHICAGO, January 2.—CATTLE—Recipits estimated at 11,000 head. Market steady. Steers, \$2.50 \(\phi = 2.5 \); cows, \$2.75 \(\phi = 4.50 \); heiters, \$2.50 \(\phi = 2.5 \); cows, \$2.75 \(\phi = 4.50 \); heiters, \$2.50 \(\phi = 2.5 \); cows, \$2.75 \(\phi = 4.50 \); heiters, \$2.50 \(\phi = 2.5 \); cows, \$2.75 \(\phi = 4.50 \); heigh, \$2.50 \(\phi = 2.5 \); and feeders, \$2.10 \(\phi = 2.5 \); and feeders, \$2.10 \(\phi = 2.5 \); heigh, and feeders, \$2.50 \(\phi = 2.5 \); heigh, \$2.50 \(\phi = 2.5 \); heigh, \$3.50 \(\phi = 4.55 \); light, mixed, \$4.45 \); hiso. Sheep—Receipts estimated about 13, 500 head. Market steady. Sheep, \$4.65.25 \); hands, \$5.67.00; yearlings, \$10.60.

NEW YORK, January 2.—BEEVES-clipts, 4,317 head. Bulls, 33.35\$4.00. C.—Receipts, 508 head. Veals, 386\$5.00; sed, \$6.10\$9.75; tops, \$10; culls, \$5; yard calves, \$3.75. Sheep and Lambs-ceipts, 7,525 head. Sheep, 336\$4.75; \$1\$\$2.50; lambs, \$6\$\$5.00; culls, \$5; yilliers, \$6.00. Hogs—Receipts, \$50 tops.

MISCELLANEOUS MARKETS.

NAVAL STORES.

NAVAL STORES.
WILMINGTON N. C., January 2.—SPIRITS TURPENTINE—Steady ut 334;c.; recepts, 15 casks. Rosin—Steady ut 334;c.; recepts, 16 casks. Rosin—Steady ut 250;c.;
recepts, 16 barrels. Crude Turpenting.
Firm at \$2\phi_3.00; eccipts, 43 barrels.
SAVANNAM, GA., January 2.—TURPENTINE—Firm at 404;c.; saies, 6,313 sacks;
recepts, 630 casks; shipments, 4,430 casks;
Resin—Firm; sales, 3,145 barrels; recepts,
2,135 barrels; shipments, \$700 barrels; stock
110,235 barrels, A, B, C, \$2,70\pi_2.75.

MARINE INTELLIGENCE.

PORT OF RICHMOND, JAN. 2, 1903.

ARRIVED.

ARRIVED.

Steamer Berkeley, Shelly, Norfolk, merbandise and passeagers, Old Dominion Line.

Steamer Pocahontas, Graves, Norfolk and
ames River landings, merchandise and paseagers. Virginia Navigation Company.

Barge E. H. Clinton, Jarvis, Baltimore,
cal, S. H. Hawes & Co.

Barge John W. Davidson, Johnson, Norcik, Kanit, Richmond Guano Company.

Barge Overbrook, McCune, Baltimore, coal,
A. Ellison & Co.

SAILED.

SAILED.

Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Did Dominion Line, Echooner N. R. White, Signalgo, Norfolk, Va., light.

CREATED DISTURBANCE

Drunken Men Amused Themselves by Knocking People's Hats Off. Kuocking Peoples Hats Off.

Daniel Hogan and C. A. Beckner were in the Police Court yesterday on the charge of fighting on the street. Beckner confossed and pald his \$5. Hogan said he was walking down Franklin Street, and when near the corner of Mayo was attacked by three others. Beckner, he declared, was one of his assailants. Police Sergeant Marrin stated that all were more or less drunk and were knockling people's hats off and oreating a disturbance. Hogan was dismissed after the character of his assailants had been shown.

Stock Brokers

GEO. T. KING & CO

6:10c.

6:10c. 1114 E. Main Street, Richmond, Va.

GRAIN, PROVISIONS pecial attention given out-of-town accounts Correspondence solicited.

FAST PRIVATE WIRES Stock Ticker in Customers' Room Strangers visiting the city are cordially invited to make our office their headquarters and have mail and wires sent in our care.

Crafts Piano Co., 214 North Fifth Street, Richmond, Va.

Circuit Court.

Jüdgments entered yesterday: Frank Samuel, etc., trading as, etc., vs. C. B. Ford Company, Inc. Motion of defendant to set aside verdict overruled, and judgment by court for the plaintiffs for \$44.55. Defendant excepts and leave to file bills of exceptions.

Cases set for to-day: Jno. A. Coke, Jr., vs. Atlantic Postal Telegraph Cable Company.

Mixeelianeous: #Dider entered by the court appointing S. A. Hall, W. J. McRoberts, Clifford Gentry and J. N. Brown, trustees of the Fairmount Presbyterian Church.

Law and Equity Court.

Law and Equity Court.

G. M. Self vs. Jacob Lovenstein for \$5,000.

William Jones vs. H. T. Tell, Tidewater Trust Company, and H. T. Tell, manager; chancery suit.

C. & O. SHOWS PROFIT

November Net Earnings Larger Thur for Same Month Last Year.

November Net Eurnings Larger Than
for Same Month Last Year.

Unlike some of the other railroads
of the South, the Chesapeake and Ohio,
for the month of November, shows a
slight increase in net earnings over
November, 1906. The annual increase,
made public yesterday, is \$14,935.70.

The November statement follows:
Gross earnings, \$2,468,019.29; increase
over November, 1906, \$46,783.43; expenses, \$1,646,328.38; increase, \$331,
844.73; net earnings, \$311,690.91; increase, \$14,933.70.

The statement from July to November 30th shows:
Gross earnings, \$12,833,958.41; increase over November, 1906, \$2,302,210.39; less expenses, \$8,158,279.45; increase over November, 1908, \$681,207.86,
002.53; net earnings, \$4,675,978.96; increase over November, 1906, \$687,297.85.

Lots of Good Things S. L. LEDMAN, Sole Agent, for New Year.

Fresh French Candy, 6c lb. Wine of Jelly, 15c per quart. ew Figs, 3 pounds for 25c. New Malaga Grapes, 10c lb.

Fresh Chocolate Caramels, per lb....toc Fruit Cakes, 1-lb. package 1242c
Jelly Roll or Pound Cakes, 1-lb. French Candy per jound ... de Best Quality Dates, per pound ... de Seeded Rainains, in 1-lb, pkg ... 12½c Cleaned Currants, 1-lb, pkg ... 10c Sweet Florida Oranges, per dozen ... 18a

S. Ullman's Son,

1820-22 EAST MAIN ST. 506 EAST MARSHALL ST. PHONES AT EACH STORE.

Bring your Coupons for Phonographs and Other Prizes.



CHASE PIANOS

~2112~2112~2112v New

Financial.

Year Greetings

high standard of excellence as in years past. Everything updesigns and moleds. We invite friends and customers

A Happy New Year

D. Buchanan & Son,

111 East Broad Street

HESS SHOES

made by expert shoemakers. you wear them you will never have any trouble with your feet. In al leathers, \$5.00.

The Rayhorn-Fraser **Optical Company**

221 East Main Street,

RICHMOND, - - - VIRGINIA

MRS. WINSLOW'S SOOTHING SYRUP TWENTY-FIVE CENTS A BOTTLE

LUMBER Sash, Hilnds, Doors, Mouldings, Large Stock. Low Prices. WOODWARD & SON, Richmond, Va.

Financial.

To



Insurance Men: If you control Life

for any Company, as Manager, Special or Local Agent, or Broker, "Remember"

The Keliance Life Insurance Co. of Pittsburg, Pa.

is the strongest life company ever organized, issues all modern forms of policies, including Distribution, Annual Dividend (Guaranteed), Non-Particlpating and Sub-Standards. It has fixed its own rates of Commissions, and has refused to enter into coalition, to deprive Agents or Physicians of living remuneratior.

It will pay you to communicate with me. OSCAB SWINEFORD, Manager, Richmond, Va.

BANK OF RICHMOND

SURPLUS, \$600,000.

Corner Ninth and Main Streets.

Capital and Surplus, - \$1,500,000

Offers to patrons every facility and accommodation consistent with conservative banking.

Interest allowed on deposits in Savings Department.
Foreign Exchange bought and sold.

Depositary for the State of Virginia and City of Richmond

ACTIVE ACCOUNTS

INDIVIDUALS, FIRMS, CORPORATIONS SOLICITED.

Commercial Paper Discounted and Loans Made on Negotiable Securities

National State Bank

1111 EAST MAIN STREET, RICHMOND, - - - VIRGINIA

INTEREST PAID ON SAVINGS DEPOSITS It Is Important For You to Know A Safe Depository

CAPITAL AND SURPLUS PROFITS \$575,000,00

Those persons who

receive dividends or interest payments are

invited to deposit

their funds with this

bank while awaiting permanent invest-

ment. Liberal rates of interest.

WE PAY 3%

ON SAVINGS DEPOSITS

Thos. L. Alfriend & Son,

GENERAL INSURANCE

Beg to announce that their offices ar

now 320 Mutual Building, Third Floor

The Confederate Museum

TWELFTH AND CLAY STREETS. OPEN 9 A. M. TO 5 P. M. ADMISSION, 25c.

January

Income

NATIONAL The Bank of Commerce

For Your Savings.

and Trusts

Capital, - \$200,000 Offers you this and 3 per

Savings Department.

Depository for the State of

cent. Compound Interest

Virginia and City of Richmond

Ninth and Main Streets

Money to Loan

Life Insurance Co. of Virginia on desirably located business or residence property. For terms and conditions call op or address

Mr. J. T. Lawrence, HOME OFFICE, BICHMOND, VA.

FLOOR PAINTS.

Waxene, Floor Wax, Brushes, Etc., Et

Tanner Paint and Oil Co. 1419 E. Main, Richmond, Va.

forms for the cadets are about reads